

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Kemper et al.

Title: SYSTEM AND METHOD FOR
VERIFYING LOAN DATA AT
DELIVERY

Appl. No.: 10/737,298

Filing Date: 12/16/2003

Examiner: Hamilton, Lalita M.

Art Unit: 3691

Confirmation No.: 7677

AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated October 30, 2007, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document.

Remarks/Arguments begin on page 14 of this document.

Please amend the application as follows: